



# Inside Region IV

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee

Edition 3, Volume 1 Winter 2005

## For and about SBA in Region IV

### Message from the Regional Administrator

Although I have never been a believer in New Year's resolutions, I do believe that the season offers each of us a fresh start, an opportunity to clear the slate, refocus and recommit ourselves to achieving both personal and professional goals.

It is a time to assess where we are, decide where we are going and develop new strategies to get us there.

No matter what objectives you establish for yourself, here are a few tips for getting the most result from your efforts.

- Make realistic goals; don't create failure by taking on the impossible.
- Know what is within your power, buying lottery tickets is fine, but you don't control the winning numbers.
- Choose things that are achievable, consider your health, age and economic position.
- Finally, make sure that whatever you set out to achieve, that you are acting within your core beliefs and personal code of ethics. Your first responsibility is always to be true to yourself.

Be it for work, family, personal growth or pure enjoyment, the process of review and renewal can be a refreshing and rewarding exercise.

I hope that you will make the most of what the new year offers.

Happy 2005!

*Nuby*



### SBA's New Co-Sponsorship Authority

On December 8, 2004 President Bush signed SBA's long awaited reauthorization bill. This law, among other things, reauthorizes SBA's co-sponsorship authority, enables SBA to collect a fee for activities sponsored solely by SBA, and changes the process for outreach activities and gift acceptance. Among the most significant changes is a new authorization allowing SBA to "provide assistance for the benefit of small business" through cosponsored and other activities.

This wording expands what can be done under the terms of co-sponsorships. While co-sponsorships have historically been limited to those activities targeted directly "to" our small business customer, the new language allows activities that benefit small businesses indirectly as well, such as lender training and development activities. Along with these changes comes the authority to charge minimal fees to cover the direct cost of activities that are sponsored exclusively by SBA. [However, there is currently no mechanism in place to enable offices to do so]

SBA's gift acceptance rules have also been amended to allow the solicitation of gifts of cash, property or services for outreach activities, including donations for promotional materials and wearing apparel.

Also new is the requirement that all co-sponsorship agreements, with for profits, non-profits and government entities alike, be approved by Headquarters. Headquarters, specifically the General Counsel, must also determine that a solicitation or acceptance of a particular gift would not create a conflict of interest, prior to the actual gift solicitation or acceptance.

A Policy Notice providing more detailed guidance and amending SOP 90 75 2 is forthcoming. Regulations and a new SOP are also being drafted and will be available in the coming months. Until further notice, districts should continue to operate under the current SOP although field offices must not execute new co-sponsorships, including those involving non-profit entities. All proposed agreements should be forwarded to the Office of Strategic Alliance (OSA) for approval and signature. If district offices have questions or need guidance with the new co-sponsorship authority, they may contact OSA at 202-205-8414. Legal questions may be directed to Julie Clowes 202-619-0445 in the Office of the General Counsel.

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# Tips for Effective Public Speaking

## Part 2

Whether you love public speaking or prefer major dental work to standing before a crowd, understanding the basic principles of how individuals learn and applying those principles when planning your presentations will inevitably make you a more effective and more confident communicator.

For most of us, our traditional education experiences would suggest that learning is done best by listening to experts. We are a culture accustomed to being talked to – in the class room, in adult training, and by the media. Talking heads are consistently feeding us information, but how much do we really retain?

Truth be told, adults learn best by actively engaging in the education process. The experts tell us that in general, people in learning situations retain:

- 10%** of what they read
- 20%** of what they hear
- 30%** of what they see
- 50%** of what they see and hear
- 70%** of what they discuss
- 80%** of what they use & do in real life
- 95%** of what they teach someone else

Styles of learning also vary widely among adults, suggesting that effective presenters employ a variety of techniques to convey information. A more auditory learner, for example, would benefit most from lectures, discussions, and books on tape, whereas as a visual learner needs to create pictures, watch a demonstration or view graphs and charts. A visual text learner, on the other hand, learns best by reading and making notes.

Learning is also impacted by kinetics, or motion. For some, movements such as pacing, standing, taking notes or even squeezing a stress ball are all a necessary part of retaining information. For others who may be more verbally kinesthetic, repeating information, reading out loud, or discussing information may be essential to the learning process.

When preparing your presentations, take these learning styles into consideration and try to incorporate more variety. In addition to preparing the text of your remarks, include a power point with graphics or examples of the topic you are discussing. Be animated, don't stand in one place, move around the room and at least stand to the side of the lectern. Incorporate group activities when possible and encourage interaction and questions from your audience.



Finally, be aware that style, expression, tone, facial expression and body language all play a critical role in effective communication. UCLA Professor Albert Mehrabian, a pioneer in the study of communications, established this widely accepted statistic on the effectiveness of spoken communications:

- 7%** of meaning is in the words spoken
- 38%** of meaning is in tone of voice
- 55%** of meaning is in facial expression

While these numbers should only be applied in a general sense and only to face-to-face communications, the lesson here is to vary your voice tone and pitch to emphasize important points and use your face to relay a positive message. Smile!!

# Staff Profile

## North Carolina's Cecelia Rolls *Setting the Standard for Customer Service*

**Contributed by North Carolina PIO Mike Ernandes**

For the past dozen years, North Carolina's Cecelia "Celia" Rolls has been helping SBA lenders, clients and co-workers. Celia provides invaluable support in many ways.

She helped the district process, track and account for 1,381 loan guarantees in FY 2004. She logs, tracks and coordinates loan application packages from receipt to loan authorization. She handles correspondence, mail, files and phone inquiries for the Finance Division and the District Director.

Lenders frequently take the time to write the North Carolina District Office about the extraordinary service they received when they deal with Celia. Whether they are looking for general information or the status of a loan package, she finds what they need and responds promptly.

She prepares lender marketing packages for outreach events, in addition to monthly loan activity reports for North Carolina's two senators and thirteen representatives. She helps maintain a database of approximately 1,200 SBA lenders for the entire state of North Carolina.

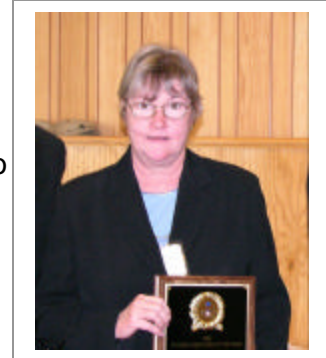
In addition to her normal duties she frequently volunteers for additional responsibilities. For several years she was the Combined Federal Campaign (CFC) representative and she coordinates the office's participation in local food drives and sponsorship of a Charlotte family at Christmas.

"She is Girl Friday, Den Mother, and Pollyanna all rolled into one terrific co-worker," said North Carolina District Director Lee Cornelison. "We in the NC District Office are fortunate to work alongside Celia."

Celia personifies the concept of customer service. She is always upbeat. It shows in her voice, her posture and the expression on her face. She answers every phone call or inquiry with a smile and a "how can I help you" attitude that is sincere.

Last November Celia was honored by the Charlotte Federal Executive Association (FEA) as the 2004 Federal Employee of the Year in the non-management category. She received the award for her superior customer service efforts.

Celia has been a federal employee for 22 years, which includes service with U.S. Department of Housing & Urban Development (HUD) and the U.S. Air Force at Langley, VA.



### TRANSITIONS

**Kaye Burrow, BOS, AL DO, Retired.**

**Theresa Nixon, SBA Answer Desk, NC DO, to the VA in Phil. PA.**

**TJ Bailon, FITS, posted at the NC DO, transferred to Albuquerque, NM**

**Homer Collins, Paralegal, SC DO, Retired**

**David Higgs, Attorney, TN DO, Reassignment/transferred to W. Virginia DO**

**Lillian Bilsker, Legal Division, S Florida DO, Retired**

**Dixie Raney, IRM, KY DO, Retired**

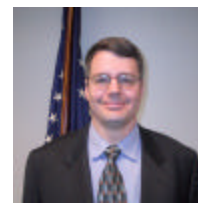
# Making the Grade

## District Directors Share Best Practices for Goal Attainment

### Growing Their Own

Challenged with a lending community historically under skilled in SBA programs, the **Alabama DO** is working with state universities to develop an SBA lending certification program for undergraduate finance majors. Upon completion, students will receive certification as an SBA loan officer

**DD Mike Ricks**



### Code Calling

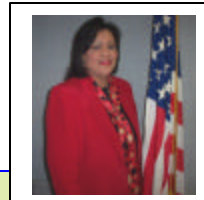
To address the issue of accurate loan application coding, the **Kentucky DO** has initiated a follow-up call program to all loan recipients. A standard call script is used to insure that pertinent coding data and client contact information is collected. The effort resulted in the office exceed its IT goal in 2004.

**DD Steve Ayers**

### Cheaper By the Dozen

To support their Success Story goal attainment efforts, the **South Carolina DO** has coordinated with a local television morning show to interview its Small Business Person of the Year and Champion Award winners during its annual awards event in May and broadcast them in a series of telecasts.

**DD Elliott Cooper**



### Double Play

The **Mississippi DO and Gulfport Branch** conduct frequent business district walking tours which serve as both an effective marketing exercise and on-the-job training for staff less experienced in communications, customer service and outreach. Staff members of all grades and positions participate.

**DD Janita Stewart**



### Express Service

When a perspective borrower contacts the **North Florida DO** for financing of \$50,000 or less, they receive both a traditional start up kit and a list of web sites where they can apply for an SBA loan online. New websites make it possible for borrowers to complete and submit loan applications within an hour of their first contact with the Agency.

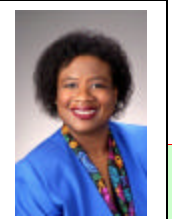
**DD Willie Gonzalez**



### Compliments

To enhance its entrepreneurial development efforts, supplement the training efforts of SBA partners, and help achieve its ED goal, the **Georgia DO** has developed a "niche" training curriculum targeted to specific businesses types and industries.

**DD Terri Denison**



### SBA Days

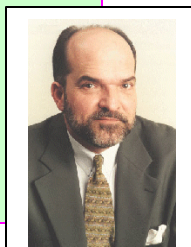
As an ED goal attainment tool, the **North Carolina DO** partners with 10 Chambers of Commerce around the state. Each Chamber hosts an SBA Day monthly and pre-schedules one-on-one counseling sessions with an SBA representative who answers questions, provides information and makes referrals.

**DD Lee Cornelison**

### Are You Ready to Talk?

The **South Florida DO** has invented a new use for the ReadyTalk conferencing system, implementing a "Chat Room" for small business owners to interact with resource partners and lenders who will provide information and training on Agency programs. The initiative enables two-way dialogue from the client's home or office.

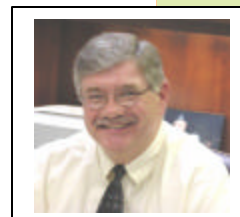
**DD Pancho Marrero**



### Beating the Bushes

As part a renewed campaign to bolster lending activity, the **Tennessee DO** has established a lender development program that includes monthly lender training sessions in Knoxville, Chattanooga, Nashville, and Memphis, and district office teams calling 30 lenders per week to inquire about SBA lending activity.

**DD Clint Smith**





# PHOTO FILE



Bank of America Senior Vice President James Vaughn receiving the South Florida District's top lender award from DD Pancho Marrero, RA Nuby Fowler and ADD John N. Dunn, Jr



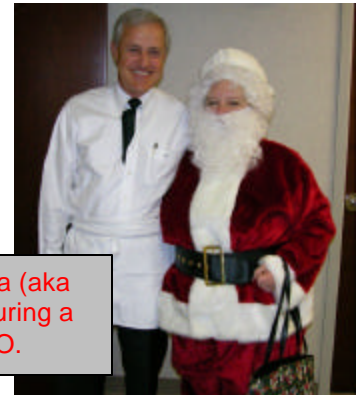
An interview on Tennessee Mornings on the Fox Network with Administrator Barreto during a recent visit to Nashville for the announcement of 2005 Matchmaking Events.



Members of the Atlanta SCORE Chapter (above) celebrating with Leonard Seligman (right) who turned 90 on November 4. Leonard, a former Atlanta Chapter President, joined SCORE in 1989 after a career in the garment manufacturing business.



Got a shot to share,  
Send it to [david.perry@sba.gov](mailto:david.perry@sba.gov)  
along with a description of the picture.



DD Lee Cornelison greets Santa (aka District Counsel Bufi Rudisill) during a holiday celebration in the NC DO.



Jorge Valentine Stone, GA DO, with visitors from Russia

Photo Submissions by:  
GA PIO – Jimmy Hightower  
NC PIO – Mike Ernandes  
S Florida PIO- Thadeus Hosley  
TN PIO – David Tiller

Cecelia Rolls is recognized as Federal Employee of the Year by the Charlotte Federal Executive Association.

